DOCUMENT RESUME

ED 267 696 HE 019 164

AUTHOR Brill, Jay; Hartman, Rhona C.
TITLE Financial Aid and Disabled Students. 1986 Edition.
INSTITUTION American Council on Education, Washington, DC. HEATH/Closer Look Resource Center.
SPONS AGENCY Department of Education, Washington, DC.
PUB DATE 86
CONTRACT 300-80-0857
GRANT G0084C3501
NOTE 9p.; Revision of a 1982 fact sheet prepared by Sue Bardelini and Rhona C. Hartman.
PUB TYPE Guides - Non-Classroom Use (055) -- Reference Materials - Directories/Catalogs (132)

EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS *Accessibility (for Disabled); Agency Cooperation; *College Students; *Disabilities; Federal Aid; *Financial Aid Applicants; Higher Education; Information Sources; Money Management; Need Analysis (Student Financial Aid); Nonprofit Organizations; Parent Financial Contribution; Philanthropic Foundations; *Scholarships; State Aid; *Student Financial Aid; Vocational Rehabilitation
IDENTIFIERS College Costs; *Disability Payments; Social Security Benefits

ABSTRACT

Information about how handicapped students can pay for postsecondary education and training is provided in this fact sheet for students, parents, and professionals who assist disabled students. The financial aid system is described, with attention to the application and disbursement process and federal financial aid programs. The family contribution, the formula used to determine student need, and a financial aid package are explained, including technical words and phrases. Particular attention is given to those expenses that are considered disability-related, including suggestions on how to include them in a student budget. The roles that both the vocational rehabilitation and Social Security systems can play in providing financial support and other resources for students with disabilities are addressed, as is the necessary cooperation between vocational rehabilitation and campus financial aid offices. Additional sources of financial aid are also covered: Supplemental Security Income program; Social Security Benefits; Talent Search, Educational Opportunity, and Special Services for Disadvantaged Students programs; state programs; and private scholarships. Included are a list of organizations offering scholarships, selected annotated resources, and a Pre-College Financial Checklist. (SW)

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# FINANCIAL AID AND DISABLED STUDENTS

**1986 Edition**

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Education beyond high school in the United States is optional but has become a necessary investment in future employment and life satisfaction for many people. Most, however, can't afford to make this investment without some outside monetary assistance in meeting the cost of postsecondary education. Over the years public and private sources of money have been developed specifically to provide that help for education.

As increasing, but limited, amounts of money have become available, a standardized method of determining eligibility has evolved to promote equitable disbursement of student financial aid. This process is known as the financial aid system.

The financial aid system is based upon a partnership between the student, parents, postsecondary educational institution, state and federal government, and available private resources. For the disabled student the partnership may be extended to include a Vocational Rehabilitation Agency and the Social Security Administration. Such a partnership requires cooperation of all, and an understanding by each of their responsibilities within the financial aid process.

Obtaining financial aid can be a complex process. Laws are frequently amended and eligibility requirements, policy, and disbursement of governmental funds change each year. As the costs of obtaining postsecondary education rise, keeping informed about changes in the financial aid system becomes imperative. This fact sheet provides an overview of the financial aid system. It also discusses the roles and responsibilities of those who play a significant part in the process of providing aid to disabled students. The fact sheet also addresses the financial aid application procedure, and suggests timelines and resources for those individuals seeking financial aid. While most of the information in this fact sheet will not change from year to year, it is important to confirm the specific rules, award amounts, eligibility criteria, or other programs during the year for which you apply for aid. The HEATH staff has prepared this fact sheet as a resource for students, parents, and all professionals who assist disabled students to secure financial assistance for postsecondary education.

The discussion below covers the various types of financial aid, the technical words and phrases used to discuss it, and the process involved in its disbursement. Particular attention is given to those expenses which are considered disability related, and suggestions are made about ways in which some of those expenses may be met. There follows a brief description of Vocational Rehabilitation (VR) Agencies, the services that they may provide, and the interaction between the state VR agency and the Financial Aid Office of a postsecondary institution. Finally, suggestions are offered about additional possibilities for financial assistance.

## WHAT IS FINANCIAL AID?

Financial aid is a system of financial assistance to help individuals meet their educational expenses when their own resources are not sufficient. A student who believes that his own and family resources are not sufficient to pay for all the costs of attendance (tuition, room and board, books, transportation, campus activities, etc.) should apply for financial aid through the Financial Aid Office of the institution he or she plans to attend. Three types of aid are available:

1. Grants—Gifts and scholarships which do not have to be repaid
2. Loans—Money borrowed to cover school costs, which must be repaid (usually with interest) over a specified period of time (usually after the student has left school or graduated)
3. Work—Employment which enables a student to earn a portion of school costs.

The Federal Government contributes to all three types of student financial aid. These programs are explained in a booklet called **Five Financial Aid Programs: A Student Consumer's Guide**. Free copies of this booklet (in print or disc) may be obtained by writing Federal Student Aid Programs, Department DEA-86, Pueblo, CO 81009. The programs described in the booklet include:

1. Pell Grants
2. Supplemental Educational Opportunity Grants (SEOG)
3. College Work-Study (CW-S)
4. National Direct Student Loans (NDSL)
5. Guaranteed Student Loans (GSL)/PLUS Loans

All of these programs are based upon financial need of the student, and his or her family.

Some colleges, states, and other entities may also offer aid that is **merit-based** which means that funds are provided to students without

regard to financial need, if certain conditions (such as high grades) are met. The Financial Aid officer at the school of your choice is the best resource for locating merit based or any other financial aid resources for that school.

## WHAT IS FAMILY CONTRIBUTION?

The family contribution is the amount of money the **family** of a student (parents and the student him or herself) is expected to contribute toward college expenses. The amount the family is expected to contribute is calculated by a standardized formula that takes into account family's financial resources (income and assets), family size, and basic living expenses. The calculation of family contribution is based on information provided by the student's family on a standardized needs analysis form such as Financial Aid Form (FAF, published by College Scholarship Service, Box 2700, Princeton, New Jersey 08541), the Family Financial Statement (FFS, published by American College Testing, Student Needs Analysis Service, P.O. Box 1000, Iowa City, Iowa 52243), or the Application for Federal Student Aid (AFSA) published by the U.S. Department of Education, (OSFA, Washington, DC 20202). Each institution specifies which form is required or may provide its own form. These forms are available from high school counselors as well as Financial Aid Offices in colleges to which one might apply.

Many students receive little or no financial support from their parents in order to enroll in a postsecondary education program, and the financial aid system recognizes this situation. Students may qualify as financially **independent** of their parents if all of the following are true during a specified time period: a student is not claimed as a dependent on parents' tax returns, student received less than specified limited amounts of financial support, and student did not reside in parents' home. For those who qualify as financially **independent** the Family Contribution for college is calculated on the basis of their own income and assets (and that of their spouse, if they are married).

| **Expenses** | | **Family Contribution** | | **Financial Need** |
|---|---|---|---|---|
| Tuition, fees, books and supplies, room, board, transportation, personal expenses, child care, expenses related to disability.[1] | – | Amount family and/or student is expected to contribute toward cost of education (summer savings, contribution from income or assets, veterans benefits, social security benefits, welfare, etc.) | = | May be met by financial aid package (see page 3 for explanation of package). |

[1]Some expenses may not be considered in the determination of financial need. See subheading, "What expenses are considered disability-related?"

## WHAT IS FINANCIAL NEED?

The Financial Need of the student is the difference between the student's educational expenses and the amount of money the family is expected to contribute. The formula to determine financial need is illustrated in the box above.

There is no guarantee, however, that any one institution will be able to meet the total financial need of a student, disabled or not.

## WHAT IS THE FINANCIAL AID PROCESS?

The financial aid process is the method used by the student to apply for funds from the financial aid system. The process is designed to serve equitably over 15 million applicants from over 4000 postsecondary education institutions. The scope of the financial aid system requires that the application process be standardized. Describing special circumstances or needs, therefore, may require additional effort on the part of the applicant. Applicants who have special needs, such as disability related expenses, should express those needs in their application for aid. Because of the complexity of the system, however, they must take care to express those needs within the context of the system as explained below. Changing conditions can be reflected in a Special Conditions form.

According to many directors of financial aid, taking care to be **early** and **accurate** in applying for aid are the most important steps in the financial aid process. However, completing the Financial Aid Application form requires you to report actual or estimated income tax information well in advance of the April 15th Internal Revenue Service (IRS) tax deadline. Having this information available several months before a family usually prepares the income tax form calls for advanced planning. Campus Financial Aid officers suggest that a family estimate the tax information in time to complete the appropriate financial aid form by the announced deadline. If the actual IRS tax information is different from the estimate, send an amended report when it is available to the Financial Aid Officer rather than delay sending the form in the first place. If an individual's aid information is not processed and forwarded to the appropriate schools by January or February, institutional processing deadlines may be missed and the student may lose priority for financial aid. If the family mistakenly reports only the taxes withheld on the W-2 form and not the complete tax information from the 1040 and other IRS forms, the financial aid form must be returned to the family to provide the necessary information, causing unnecessary additional delay. Students and their families should be aware that because college aid and IRS application deadlines may conflict and may call for differing information, a very **early** and **accurate** preparation is necessary so that all deadlines can be met with appropriate information.

## WHAT IS A FINANCIAL AID PACKAGE?

The Financial Aid Package is a combination of financial aid resources put together by the college

| | SCHOOL A | SCHOOL B |
|---|---|---|
| **COST OF ATTENDANCE** (tuition, fees, room, board, books, supplies, transportation, disability- related expenses, misc.) | $5,000 | $10,000 |
| **FAMILY CONTRIBUTION** | $1,000 | $1,000 |
| **Need for Financial Aid** (cost minus family contribution) | 4,000 | $9,000 |
| **SOURCES OF FINANCIAL AID** | | |
| Pell Grant | $1,100 | $1,100 |
| Federal Campus-based Aid (SEOG, Work-Study, NDSL) | $1,500 | $3,000 |
| Aid from Institution | $ 400 | $2,000 |
| Guaranteed Student Loan | $1,000 | $2,500 |
| **Total Financial Aid** | **$4,000** | **$8,600** |
| **Total Unmet Financial Need** (to be met from outside sources: additional family contribution, PLUS loans for parents or students, local/ disability-specific scholarships, etc.) | **$ 0** | **$400** |

Financial Aid administrator and designed to meet, as closely as possible, a student's individual financial need. The amount and types of assistance in a package depend on the cost of attendance at a particular institution, student's need, availability of funds at the institution, and funds available from outside sources. Thus, a student may be offered two different financial aid packages if he or she applies to two different schools. It pays for a student to shop around and compare not only the dollars offered, but also the composition of the financial aid package each institution offers. The examples above illustrate different packages of financial aid which a student might be offered at two different schools: School A which costs $5,000 to attend and School B which costs $10,000.

*Note: The aid amounts are for illustration purposes only and do not necessarily reflect actual amounts from campus to campus.*

In the examples above, School B offers $8,600 this year whereas School A offers less than half of that. In fact, if the student chooses School B, he must find $400 more than the expected family contribution. On the other hand, School B may have the academic program of choice and necessary support services. Thus, the student may believe that in the long run, School B is the right choice.

In addition to comparing the total dollars offered in aid by each school, however, students need to consider level of indebtedness, terms of repayment, and the school's policy on how the aid packages are combined over time. Students, their families, financial aid personnel, and, where relevant, rehabilitation counselors of disabled students are concerned about what level of indebtedness a student can reasonably assume upon completion of education. Often career choices determine (or are determined by) level of indebtedness and terms of repayment of financial aid loans. From year to year Financial Aid officers may vary the combination of grant, loan, and work-study money in a student's aid package, emphasizing loans for freshmen and work-study/scholarship in later school years—or the other way around. There is no uniform policy on financial aid package combinations over time. It is definitely appropriate to ask the Financial Aid officer what the school's policy is during the progression from freshman to graduate student.

## WHAT EXPENSES ARE CONSIDERED DISABILITY RELATED?

The disabled student is often faced with additional expenses not incurred by other students. These may include:

- special equipment related to the disability and its maintenance
- expenses of services for readers, interpreters, notetakers, or personal care attendants
- transportation necessary to pursue an academic program, if regular transportation is not accessible
- medical expenses relating directly to the individual's disability that are not covered by insurance

Students should be sure to include disability-related expenses that may previously have been covered by the family budget. These may include food and veterinary bills for guide dogs, batteries for hearing aids and Telecommunication Device for the Deaf (TDD), or the cost of recruiting and training readers or personal care attendants. Often, leaving home necessitates the purchase of new or additional equipment that will allow the student to be independent at school. For example, the disabled student's secondary school may have furnished equipment necessary for use in school, but that equipment belongs to and remains at the high school after the student graduates. Disabled students should seek assistance from the Disabled Student Services office and/or Financial Aid office to determine disability-related expenses. Once these expenses are identified students should provide the Financial Aid Officer with documentation of any disability-related expense which is required to insure attainment of the student's educational goal. Depending upon the institution, documentation may be simply a written statement of explanation by the student or an official statement by a doctor or Vocational Rehabilitation counselor. To be certain, the student should check with the Financial Aid Office.

Some of the special equipment and support services may be available at the postsecondary institution, through public and private community organizations, the state Vocational Rehabilitation Agency, or organizations of and for disabled people. The student should check with the Student Services Personnel, 504 Coordinator, or Disabled Students Office at the postsecondary institution. Probably the most valuable resource to a new student is the network of disabled students already on campus. Disabled students who have had similar experiences and similar needs are likely to have practical advice and low cost solutions to problems that

disabled students frequently meet.

Regardless of whether the student is able to obtain any special equipment or services through the institution or elsewhere, it is still important to let the Financial Aid Officer know of any anticipated expenses. Such information is considered in the determination of the student's financial need, on which all aid decisions are based.

## HOW DOES VOCATIONAL REHABILITATION FIT INTO THE FINANCIAL AID PROCESS?

Assistance to disabled students is often provided by state Vocational Rehabilitation (VR) Agencies. In some states there are two agencies: a general agency and one for blind persons only. In other states, there is one agency to serve all disability populations, including blind persons. State Vocational Rehabilitation Agency titles vary from state to state, and thus may be hard to locate in the telephone directory. You may request a State Resource List for your state from HEATH or contact a state education agency or Governor's Committee on Employment of the Handicapped for the telephone number and address of your local VR agency.

The local Vocational Rehabilitation Agency has VR counselors who can help a disabled person determine eligibility for assistance. The VR program is an **eligibility** program, rather than an **entitlement** program. To be eligible for services, a handicapped individual must have a disability which is a substantial handicap to employment and must have potential for employment as a result of rehabilitation services. The primary goal of a VR counselor is to make the client employable; therefore, the counselor may look closely at a student's educational plans in terms of job potential. While initial counseling and evaluation are open to all, the counselor may determine that a client is not eligible for other services based on State Agency policies governing economic need, order of selection, and other policies of the agency.

Among the services that may be provided by VR Agencies to a student who is a client are:

- Tuition expense
- Reader services for blind and learning disabled persons and interpreter services for hearing impaired persons; individually prescribed aids and devices, which are authorized in advance in an Individualized Written Rehabilitation Plan (IWRP) developed jointly by the client and the counselor
- Telecommunications, sensory, and other technological aids and devices
- Other goods and services, which help render a handicapped individual employable.

The above items may differ from state to state, or be subject to a test of a client's ability to pay or to the use of resource support from another social service agency before a commitment of VR funds is made. To understand why there are differences among and between states' VR programs, one needs to know that the U.S. Department of Education, Rehabilitation Services Administration (RSA) administers the Rehabilitation Act, but each participating state administers its own program through the provisions of a state plan which has been developed under the guidelines of the Act and which has been approved by RSA. The Rehabilitation Act (and various amendments) describes eligibility as follows:

1. Person must have a disability;
2. Disability must be a handicap to employment;
3. There must be a reasonable expectation that, with rehabilitation, the person will be able to work.

States each receive a different amount of 90-10 formula-based matching funding. Federal-state resources influence how they prioritize their spending. With the rise in Federal-state financial aid and as more disabled individuals compete for shrinking rehabilitation dollars, the traditional expectation of vocational rehabilitation funding for postsecondary training has diminished. Every year colleges report a drop in the percentage of disabled persons funded by Vocational Rehabilitation agencies, even as they report a rise in the enrollment of disabled students. As the role of VR as a primary funding source changes, students who are eligible for VR funding should pay careful attention to coordination between their VR counselor and the college financial aid officer. For additional information request **Vocational Rehabilitation Services— A Postsecondary Student Consumer's Guide** from HEATH.

## IS THERE COORDINATION BETWEEN THE VOCATIONAL REHABILITATION AGENCIES AND THE FINANCIAL AID OFFICES?

Most states have developed working agreements between state associations of Financial Aid Officers and Vocational Rehabilitation administrators. These agreements, while not legally binding, allow for a coordinated effort in providing funds for disabled students in participating states. The agreement, or memorandum of understanding, establishes the process a VR agency and postsecondary educational institution should follow in determining the aid to be granted to the VR client/student. Students served by VR are required to apply for student financial aid under the guidelines of the Vocational Rehabilitation/Financial Aid Cooperative Agreements discussed below.

Through standardized information exchange forms, the two offices (VR and institution's Financial Aid) are kept abreast of what the other is doing. The process is not a simple one; it takes time and requires a constant determined effort by both offices and the student. Often a student's aid package is recalculated several times as any new information is provided by either office.

The disabled student's best advice in the quest for financial assistance is to contact as early as possible both the VR agency where the student is a client and the Financial Aid Office of the institution that the student plans to attend to be sure to meet their deadlines. The institution will determine the student's eligibility for student financial assistance and

develop an award package. Meanwhile, VR will also determine the student's extra needs as related to his handicap and, if possible, award funds. Whatever is not covered by the VR Agency can be recalculated by the institution into the student's expenses and, if funds allow, the student's award may be increased. It should be noted that even with excellent cooperation between the Financial Aid officer and the Vocational Rehabilitation counselor, there still may be remaining need for additional family contribution or loans.

## IS FINANCIAL AID AVAILABLE FOR GRADUATE STUDY?

The increasing importance of graduate or professional study as part of the educational process has caused concern over the availability of funds for graduate study. After a student completes an undergraduate degree program, he or she is no longer eligible for many sources of federal and state funds. Other programs may serve graduate students, but only after all undergraduates have been served. Almost all VR agencies refuse to fund post baccalaureate training, because there is the expectation of employability after completion of a technical or community college or undergraduate degree program. Students who are pursuing a second bachelor's degree also find problems in obtaining funding unless exceptional circumstances prevail. Most students, regardless of disability, find themselves financing their graduate study without VR assistance using the traditional routes of institutional scholarships in the field of study: part-time or alternate semester employment, loans, savings, assistantships, and family contribution as the primary routes to the graduate degree.

## ARE THERE OTHER POSSIBLE SOURCES FOR FINANCIAL ASSISTANCE?

### Supplemental Security Income

Supplemental Security Income (SSI) is a Federal program set up to provide financial assistance to the aged, blind, and disabled who have little or no income and resources. The amount of SSI payment is dependent upon the income and resources of the client. (If the student is under 18, some of the parent's income and resources will be included.) The student should be aware that earnings from work-study or other work may affect SSI benefits. If the Social Security Administration approves a **Plan for Achieving Self Support,** the student would be able to set aside income and resources that are being used toward a specific vocational goal (tuition, savings for equipment or other needs) and continue to receive SSI payments. Plans can be developed by Vocational Rehabilitation counselors, public or private social agencies or groups, anyone assisting the student, or the student himself. For more information regarding SSI and the **Plan for Achieving Self Support** contact the local Social Security Administration office.

### Social Security Benefits

The Social Security Disability Insurance (SSDI) program allows workers and eligible dependents to receive monthly cash benefits because of a period of disability. If the student has been employed, he may file based on his own work record. If the parents of a disabled student have filed for Social Security or if a parent is deceased, the student may also qualify for dependents' benefits based on the parent's work record. For further information on the student provisions and eligibility requirements of the various Social Security programs, contact the local Social Security Administration office.

### Talent Search, Educational Opportunity Centers, and Special Services for Disadvantaged Students

The Talent Search and Educational Opportunity Centers are federally funded programs located at various sites across the country. Some are part of a postsecondary institution and some have been established as part of a private or public organization. These programs were set up to provide counseling and other services to disadvantaged and disabled students. One of the responsibilities of the program is to help place students and sometimes help to negotiate financial assistance with the postsecondary institution. Many colleges also have federally funded programs of services for disadvantaged students, including students with disabilities. These programs provide some services, academic assistance, and may provide financial assistance as well. Because each program is individualized to a specific campus, check with the campus of your choice to determine if there is a Special Services Program, and what services are offered.

For more information on the location of Talent Search, Educational Opportunity Centers, and Special Services Programs, contact Chief, Special Services Branch, Division of Student Services Programs, Box 23772, L'Enfant Plaza Station, Washington, D.C. 20026-3772. (202) 245-2165 (for information on program location **only**).

### State Programs

Most states now have some form of student assistance. These programs vary by state . To find out the details of state grants and loans students should contact their high school counselor or college Financial Aid administrator. A listing of state grant and loan agencies is included in the **Student Guide - Five Federal Financial Aid Programs** (contact address is included in the Resource list on page 8) or request a **State Resource List** for your state from HEATH.

### Private Scholarships

A variety of unique situations, which may have nothing to do with disability, may make a student eligible for private scholarships. They may include parents' place or type of work, military experience, ethnic background; student's career goals; religious affiliation; extracurricular activities, etc. Such scholarships may be researched by purchasing or borrowing books about financial aid from a school or

## Private Scholarship Information

The following organizations are known to offer **national** scholarships.

American Council of the Blind
1010 Vermont Ave, Suite 110
Washington, DC 20005

Ronnie Milsap Foundation
600 Renaissance Center
Detroit, MI 48234

American Foundation for the Blind
15 West 16th Street
New York, NY 10011

Recording for the Blind
20 Rozelle Road
Princeton, NJ 08540

National Association of the Deaf
Stokoe Scholarship (graduate)
814 Thayer Ave.
Silver Spring, MD 20910

National Federation of the Blind
Peggy Pinder
814 4th Ave., 2nd Floor
Grinell, IA 50112

Lifecare Scholarship for Respirator-Dependent
505 Central Avenue, Suite 1300
Boulder, CO 80301

Alexander Graham Bell Association of the Deaf
3417 Volta Place, N.W.
Washington, DC 20007

Foundation for Science & the Handicapped
c/o S.P. Stearner
154 Juliet Court
Clarenden Hills, IL 60514

State Chapters of the following organizations may offer scholarships at the **state or local** level. Contact these national offices for the address of the group nearest you.

ACLD
4156 Library Road
Pittsburgh, PA 15234

United Cerebral Palsy
66 East 34th Street
New York, New York 10016

Spina Bifida Association of America
343 South Dearborn, Suite 317
Chicago, IL 60604

Epilepsy Foundation
4251 Garden City Drive
Landover, MD 201785

Many of the following service organizations offer combinations of **local, state or national** scholarships. For further information, contact them at the address below, or locally. Other civic or service groups may also offer scholarships or grants in your local area. The local reference librarian or United Way contact person can assist you in finding local resources.

American Business Woman's
Association–Scholarship Counselor
ABWA National Headquarters
9100 Ward Parkway
P.O. Box 8728
Kansas City, MO 64114

Soroptimist International of
of the Americas
Youth Citizenship Award
1616 Walnut Street
Philadelphia, PA 19103

The Rotary Foundation Scholarships
1600 Ridge Avenue
Evanston, IL 60201

Kiwanis International
3636 Woodview Trace
Indianapolis, IN 46268

Lions International
300 22nd Street
Oakbrook, IL 60570

National 4-H Council
7100 Connecticut Avenue
Chevy Chase, MD 20815

Other private sources of financial aid that the HEATH Resource Center is aware of exist at the **campus** level. Staff suggests students first contact the Financial Aid Office and Disabled Student Services Office at the schools they plan to attend (or are considering) for information.

Those offices know about such local grants as, for example, the Braverman Scholarship at the University of Iowa; Olney Scholarship in Aiken County, South Carolina; Smith Scholarship at the University of Wyoming; Fowler, Phi Sigma Delta and Delta Chi Scholarships at Penn State; Charlotte Newcombe grants at some colleges in the middle Atlantic states—all designated for students with disabilities.

public library. Several of these are mentioned in the bibliography at the end of this paper.

There are very few scholarships available for persons whose unique situation is disability. Since there is not a central list of scholarships for disabled students, HEATH staff has surveyed organizations and foundations across the country and developed a listing of organizations which do provide scholarships for persons with particular disabilities. Note that the amount of money from one of the disability scholarships may be token and ceremonial rather than substantial. Disability organization scholarships are generally $500 to $1000 per year.

In general, the best resource for all students, including those with disabilities, is the Financial Aid Officer at the colleges being considered. The Financial Aid Officer has been trained to understand and explain the complex system of Financial Aid. In addition, the Financial Aid Officer will be familiar with local, state, and private sources of funding, and able to tie these together with institutional resources to create the most advantageous financial aid package for the student. However, any problems encountered in applying to a school, or in completing the financial aid application in a thorough and timely manner, could adversely impact the quality of any financial aid package for which a student may be eligible. Students may apply to and "shop" among several colleges for the most advantageous combination of academic excellence and financial aid available. Due to the lead times involved in the college/financial aid process, "smart shoppers" will begin the process of looking for a school, and preparing to apply for financial aid up to two years in advance of high school graduation.

### Scholarship Search Services

Entrepreneurs in many cities have established **scholarship search services** businesses which have information about thousands of scholarships nationwide and which provide—for a fee—lists of those appropriate for individual clients. These services usually charge a fee ranging from $40 to $75, and can be found in the yellow pages or from a long distance information operator in various large cities (San Francisco, New York, Houston and others) under names such as Scholarship Information Service or Scholarship Search. As with any other service for which there is a fee, callers should request a written list of exactly what they will get for their investment and what has been the experience of the business in identifying scholarships for disabled students. In a telephone survey of such places in several cities, HEATH staff found that some are computerized, others are operated by individual researchers. None of the computerized search services contacted had specific descriptors for handicaps; thus the computer cannot list scholarships specifically intended for students with general or specific disabilities. The computer will, however, list funds available to students by geographical area, interest, school attending, professional, civic, or religious affiliations. Most of these services do not have a large database of disability-related information, but could prove a useful resource for some students. They often offer assistance (for an additional fee) in college selection and preparation of the financial aid application. The **National Scholarship Service and Fund for Negro Students** offers a free scholarship search to black students. Contact NSSFNS, 1501 Broadway, Suite 611, New York, NY 10036 phone (212)840-3170 or NSSFNS, 965 Martin Luther King, Jr. Drive, Northwest, Atlanta, GA 30314 phone (404) 577-3990.

### Foundation Center

The **Foundation Center**, with headquarters in Washington, DC and New York and cooperating collections in nearly 100 cities across the country can be a useful resource. The Foundation Center has a volume of listings called **Foundation Grants for Individuals** arranged in broad categories. It can be used there or purchased for $15. To find the address of the nearest cooperating collection call (800) 424-9836 toll free. (No information other than address can be given over the telephone.)

Since the process of finding suitable sources of financial aid takes time and since scholarship applications must usually meet specific deadlines, students are urged to begin their search for financial aid early.

## SELECTED RESOURCES

**Applying for Financial Aid** is a four page newspaper developed by the American College Testing Service which covers the basic information which students and parents need to know. Sample calculations are provided as are sources of financial aid. **Applying for Financial Aid** is available in college finanical aid offices or can be obtained by requesting it from ACT, 2201 North Dodge Street, PO Box 168, Iowa City, IA 52243.

**College Costs at Selected Colleges and Universities** includes a summary of costs of tuition, fees, board and room at some American campuses. Available at no cost through New York Life Insurance Co., Rm. 1107, 51 Madison Avenue, New York, NY 10010, or any New York Life Agent.

**Don't Miss Out** by Robert Leider. Revised annually. Contains twenty-three chapters and includes federal, state, college, private, and local sources of financial aid as well as special sections for women and minorities. Available by prepaying $4.00 plus 50 cents for postage and handling to Octameron Associates, Inc. PO Box 3437. Alexandria, VA 22302.

**Early Planning for College, A Guide for Parents** has been prepared by Coopers and Lybrand and published by the American Association of State Colleges and Universities to assist families whose income may make them ineligible for traditional financial aid. While the focus of the booklet is on starting when the child is young to build a college fund using legal tax strategies, the authors also address those who initiate a fund when their children

are teenagers. **Early Planning for College** is available by prepaying $2.00 to American Association of State Colleges and Universities, One Dupont Circle, Suite 700, Washington, DC 20036.

**Financial Aids for the Disabled and Their Dependents** by Reference Services Press is a comprehensive listing of financial aids programs established primarily for disabled individuals or their dependents. In addition to the five main sections of the directory, Scholarships, Fellowships, Loans, Grants-In-Aid, and Awards/Prizes, the volume contains current information on educational benefits by states as well as an extensive annotated bibliography of general financial aid resources. Available by prepaying $30 to Reference Service Press, 3540 Wilshire Blvd., Suite 310, Los Angeles, CA 90010.

**Meeting College Costs: A Guide for Students and Parents** describes sources of student financial aid, procedures for determining the financial need of applicants, and the work of the College Scholarship Service. Copies are sent to each secondary school in September and are available from local guidance counselors. For additional copies contact The College Board, PO Box 886, New York, New York 10101.

**Need a Lift? to Educational Opportunities, Careers, Loans, Scholarships, Employment** 35th edition American Legion is an annual publication covering sources of financial aid and the financial aid process. Special emphasis is given to programs for children of deceased or disabled veterans, but is designed to be of service to all students. Available by prepaying $1.00 to the American Legion National Emblem Sales, P.O. Box 1050, Indianapolis, IN 46206 or your local American Legion post.

**The Student Guide: Five Federal Financial Aid Programs** is a Department of Education publication which can be ordered by writing to Federal Student Aid Programs, Department DEA-86, Pueblo, CO 81009. Free. Specify print or record edition.

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Prepared by Sue Bardelini and Rhona C. Hartman, January 1982, updated and expanded by Jay Brill and Rhona C. Hartman, November 1985.

This fact sheet was prepared under contract No. 300-80-0857 and updated under cooperative agreement No. G0084C3501 with the U.S.Department of Education awarded to the American Council on Education. The contents do not necessarily reflect the views of the U.S. Government, nor does mention of products or organizations imply endorsement by the U.S. Government.

## PRE-COLLEGE FINANCIAL AID CHECKLIST

**During the Junior year of High School**

☐ Complete the college pre-selection process.
☐ Investigate financial aid opportunities with your high school counselor.
☐ Write to college(s) of your choice for application and financial aid forms.
☐ Begin the application process with Vocational Rehabilitation and/or Social Security.
☐ If you are involved in Special Education services at your high school, be sure that your Individual Educational Plan (IEP) includes your academic and vocational goals.
☐ Collect information and document expenses for completing the financial aid forms.

**By the Senior year of High School**

☐ Obtain the appropriate financial aid form for the schools to which you are applying from your high school counselor. Using the expense information collected during the last year, and the current year's estimated income tax information. Complete the FAF, AFSA or FFS.
☐ Complete and return to the college(s) all application materials and the college's financial aid form by the date indicated on the form (usually February/March).
☐ Mail the appropriate financial aid form as soon as possible **after January 1**, since forms postmarked before then do not count. (Be sure to check application deadline for each school to which you plan to apply.)
☐ Keep track of the date on which you sent in the financial aid forms. You should receive an acknowledgment of receipt of the form within six weeks and a Student Aid Report(SAR) within six weeks of the acknowledgment. If you have not received any response within eight weeks, call the Student Aid center at the number listed on aid form or institutional booklet.
☐ When the SAR arrives, send it to the financial aid offices of the colleges on your list.
☐ Keep in touch with the college financial aid office during the course of the application process to verify that they have received your SAR and that they are processing your aid package.
☐ If you are a VR client, be sure that your counselor is in touch with the financial aid offices at the colleges(s) on your list. **Be on time and accurate in filling out the application forms. If possible, have a third party read them and check for accuracy. Keep at least one photocopy of each completed form for your own record in case problems arise.**